



Contract No.: 752-9239

Agreement to Supply: INSURANCE BROKERAGE SERVICES

This agreement, made and entered into this the _____ day of _____, 2005, is by and between the **CITY OF FORT LAUDERDALE**, a Florida municipality, City Hall, 100 North Andrews Avenue, Fort Lauderdale, FL 33301, hereinafter called the "City" and

Name of **CONTRACTOR**: Thomas Rutherford, Inc.

Address: 1001 Haxall Point City: Richmond State: VA Zip: 23219

A Corporation ☒ A Partnership ☐ An Individual ☐ Other: _____

authorized to do business in the State of Florida, hereinafter called the "Company" or "Contractor." Witnesseth that: Whereas, the City did advertise and issue a Request for Proposal (RFP) for supplying the requirements of the City for the items and/or service listed above for a period of **two (2) years, with one-year extension term options**, and the Contractor submitted a proposal that was accepted and approved by the City.

Formal authorization of this contract was adopted by the City Commission on: December 20, 2005 Pur-12

Now, therefore, for and in consideration of the premises and the mutual covenants herein contained, the parties covenant and agree as follows:

1. The Company agrees to provide to the City insurance brokerage services during the period beginning 12/20/05 and ending 12/19/07 for the requirements listed above and according to the following specifications, terms, covenants and conditions:

a. The Request for Proposal containing General Conditions, Special Conditions, Specifications, addenda, if any, and other attachments forming a part of RFP Number 752-9239 and the Contractor's proposal in response, form a part of this contract and by reference are made a part hereof.

b. In construing the rights and obligations between the parties, the order of priority in cases of conflict between the documents shall be as follows:

- 1) This contract Form G-110, Rev. 12/00
- 2) The City's RFP and all addenda thereto
- 3) Contractor's proposal in response to the City's RFP

c. **Warranty**: The Company by executing this contract embodying the terms herein warrants that the product and/or service that is supplied to the City shall remain fully in accord with the specifications and be of the highest quality. In the event any product and/or service as supplied to the City is found to be defective or does not conform to specifications the City reserves the right to cancel that order upon written notice to the Contractor and to adjust billing accordingly.

d. **Cancellation**: The City may cancel this contract upon notice in writing should the Contractor fail to reasonably perform the service of furnishing the products and/or services as specified herein upon 30 days written notice. This applies to all items of goods or services.

e. **Taxes Exempt**: State Sales (#16-03-196479-54C) and Federal Excise (#59-600319) Taxes are normally exempt, however, certain transactions are taxable. Consult your tax practitioner for guidance where necessary.

f. **Invoicing**: Contractor will forward all invoices in duplicate for payment to the following: Finance Department, 100 N. Andrews Avenue, 6th Floor, Fort Lauderdale, FL 33301. If discount, other than prompt payment terms applies, such discount **MUST** appear on the invoice.

2. Contract Special Conditions: The following special conditions are made a part of and modify the standard provisions contained in this contract Form G-110.

3. Contract Summary:

a. Attachments:

Thomas Rutherford, Inc.'s response to the RFP and a copy of the RFP document.

b. Payment Terms:

Per RFP

c. Delivery:

Per RFP

d. Insurance:

Yes ☒

No ☐

e. Performance Bond/Letter of Credit:

Yes ☐

No ☒

f. Procurement Specialist's Initials:

RE

4. Contractor's Phone Numbers:

Office: 804-780-0611

Mobile:

5. Contractor's Fax Number:

804-788-8944

6. Contractor's E-Mail Address:

Jennifer.Lindsey@Rutherford.com

Website:

City of Fort Lauderdale

By:

Director of Procurement Services (City Manager's Designee)

Auth: Sec. 2-180(8) of Code and Procurement Memo No. 04-03

Date:

5/19/06

Assistant City Attorney (approved as to form)

Date:

4/24/06

Contractor/Vendor

By:

Name of Company Officer (please type or print)

Title:

Authorized Officer's Signature

Date:

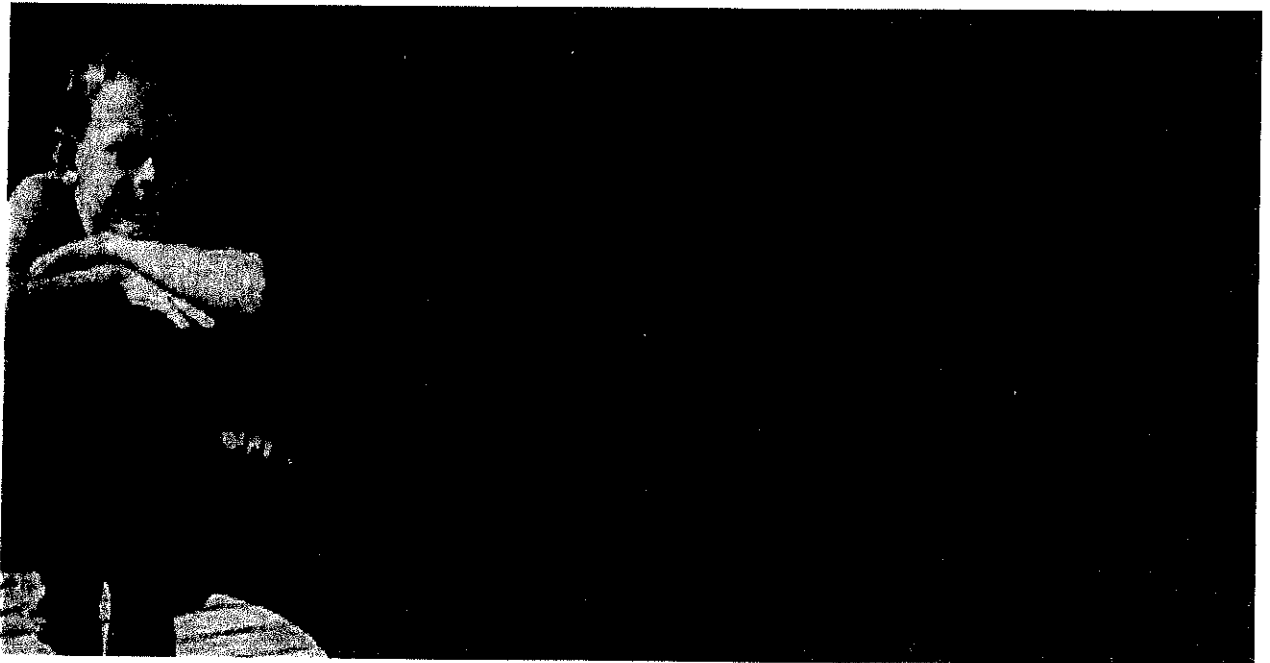
Vice President

Attest:

Secretary (please type or print)

Signature of Secretary

Rutherford



**Small difference in spelling,
Big difference in Insurance and Risk Management**

For

The City of Fort Lauderdale, Florida

**RFP #752-9239-01 and -02
Due Date August 30, 2005 2:00 PM**

RUTHERFOORD
The Assurance Company

Vendor Response Form**PROPOSAL SIGNATURE PAGE**

TO: The CITY of Fort Lauderdale, FL

The below signed hereby agrees to furnish the following article(s) or services at the price(s) and terms state subject to all instructions, conditions, specifications addenda, legal advertisement, and conditions contained in th RFP. I have read all attachments including the specifications and fully understand what is required. By submittin this signed proposal I will accept a contract if approved by the CITY and such acceptance covers all term: conditions, and specifications of this proposal.

Proposal submitted by:

(signature)

(date)

Name (printed): Jennifer Z. Lindsey

Title: Vice President

Company:

(Leg:

Registration): Thomas Rutherford, Inc

**(CONTRACTOR, IF FOREIGN CORPORATION, SHALL BE REQUIRED TO OBTAIN A CERTIFICATE O
AUTHORITY FROM THE DEPARTMENT OF STATE, IN ACCORDANCE WITH FLORIDA STATUE §607.150
(visit <http://www.dos.state.fl.us/doc/>**

Address: 1001 Haxall Point

CITY: Richmond

State: VA

Zip: 23219

Telephone No.: 804-780-0611

FAX No.: 804-788-8944

E-MAIL: Jennifer.Lindsey@Rutherford.com

Does your firm qualify for MBE or WBE status In accordance with Section 1.08 of General Conditions? MB

☐ WBE ☐

ADDENDUM ACKNOWLEDGEMENT - Proposer acknowledges that the following addenda have been receive and are included in his proposal:

Addendum No.Date Issued

VARIANCES: State any variations to specifications, terms and conditions in the space provided below c reference in the space provided below all variances contained on other pages of RFP, attachments or propos: pages. No variations or exceptions by the Proposer will be deemed to be part of the proposal submitted unles such variation or exception is listed and contained within the proposal documents and referenced in the spac provided below. If no statement is contained in the below space, it is hereby implied that your proposal complie with the full scope of this RFP.

Variances:

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O'What a difference

PART I

COST INFORMATION

We will provide to the City of Fort Lauderdale, unlimited consultative services all brokerage services for the flat fee of \$60,000 per year. Based on the schedule of policies that was included as Addendum A, this fee should save the City a minimum of \$40,000 per year in commissions.

It is anticipated that on-site loss control and inspection services will be provided by your carriers. In the event that on site loss control is required by your broker and is not provided by your carrier, we will negotiate in your renewal pricing for the carrier to compensate Rutherford for these costs. Your primary account executive, Jennifer Lindsey is already in the Boca Raton and Fort Myers area at minimum of quarterly for on site visits.

O' What a difference

PART II

TECHNICAL INFORMATION

Letter of Interest

August 26, 2005

Risk Management Division
City of Fort Lauderdale Florida
101 NE 3 Avenue Suite 300
Fort Lauderdale, Florida

Dear Committee;

I am proud to have the opportunity to present and introduce to The City of Fort Lauderdale, the qualifications of our people and firm. Our company began in 1916, with an office in Roanoke, Virginia and New York, New York. The agency grew and prospered under the guidance of Rutherford, a knowledgeable and widely respected student of the insurance business. Thomas D. Rutherford, Rutherford's nephew and a central figure in the original partnership, incorporated the present company in 1963. Offices were added in Alexandria and Norfolk, Virginia. In 1983, Thomas D. Rutherford, Jr., took over and is currently chairman of the board. We have since added offices in Richmond, Raleigh and Charlotte, N.C, a Healthcare Practice in Philadelphia, and an Environmental Division in New Jersey. Strength, experience, integrity and ingenuity are Rutherford traditions, which have remained unchanged for over three-quarters of a century. We are proud that in 2004 we were named Rough Notes Marketing Agency of the Year for the United States and are also one of the 100 largest Insurance Brokers in the County as named by Business Insurance (#51).

I promise that the creativity, versatility and level of technical expertise that our team represents will be matched by few. Their resumes and references will hopefully confirm this for you. Where I believe that we are absolutely unmatched is in our ability and desire to bring you a passion for doing things the right way and doing everything possible to earn your trust.

In 1995, we adopted the slogan "The Assurance Company". Assurance is defined as: 1) the act of assuring; a pledge 2) the state of being sure or certain 3) security; safety 4) self-confidence; self-reliance. The customer representatives have proven reputations in our industry of exhibiting high levels of integrity, ethics and responsibility.

As you know, it takes many people working together to be able to commit to delivering you a high quality product on a consistent basis. The services that will be rendered to The City, by your primary service team, have been identified for you. On behalf of the 240 employees of Rutherford, I thank you for this opportunity and encourage you to get to know more about us at www.rutherford.com.

Sincerely,

Thomas R. Brown, CEO
The Rutherford Companies

RUTHERFOORD
The Assurance Company

2. STATEMENT OF PROPOSED SERVICES

(a) Assessment of the capability to perform the services

Not only are we capable – we are ready and excited over the possibility of working with the City of Fort Lauderdale. Bring your issues and opportunities. We understand that budgets are tight. We understand that with a municipality as a client, you never know how we will be called upon. Some of the more unique “opportunities” we have had with our entity clients;

- Purchase of a shopping mall in an “in effectively” used area, dealing with public perception, contracts, and lenders.
- Designing a “point and click” program for a municipal client that wanted the ability for potential vendors to go to their website and determine what the insurance requirements would be for a given contract.
- A school that booked (and paid for) a prom at an uninsured location serving food – another that agreed to use a bus line to transport students that would not add them as an additional insured for general liability coverage.
- A City that need a weighted program to charge back workers compensation “premiums” (they are self insured) and losses to each department.
- On two occasions we realized we could purchased first dollar guaranteed cost insurance coverage for volunteer fire departments for less than we were funding for actuarially under the self-insurance plan.
- Industrial and Economic Development Authorities that were agreeing in lease agreements to consider to hold a third party harmless – an exposure normally not funded for in a self insurance municipal program.

(b) Distinctive Competence

Our references and the scope of the projects we have been involved in are the best testimony as to our level of competence. Most important is our passion for being there for our clients. Your issue is our issue – your success is how we judge ours. Your primary account executive is always available to you.

(c) Approach

We want to very quickly become an extension of your Risk Management team. In the first 30 days of contract award, we would anticipate gaining a full understanding of the purchasing decisions that have been made. While reviewing the coverage parts we would look for uncovered exposures and through analysis of the potential, determine in conjunction with the Risk Manager if it is a risk best managed by self assuming or transferring via a traditional insurance policy. We want to become familiar with the goals of your risk management department and structure our services and the delivery of them around those goals. We would suggest looking historically at your premiums, losses, and deductibles with the goal being that you get the most of your dollars, paying particular attention to those exposures that you have where you may not have immunity. Additionally we suggest that with in excess of 235 million dollars scheduled for capital improvements in the next 4 years, we immediately do a feasibility study as to whether or not a rolling construction wrap up makes sense for the City. Being true to our culture, we will be your trusted advisor and your partner in managing your risks and controlling your costs.

(D) Marketing

Our ability to represent you to potential underwriters is extremely important in that it not only directly affects the type and quality of the programs they will offer you, but also serves to establish and foster your reputation as a customer to the industry.

Underwriters will have a much higher comfort level with your account from an insurance standpoint if they feel your agent is someone:

- who truly understands your business and the associated exposures;
- who knows your appetite for risk;
- who knows your dedication towards providing a safe environment for both your employees and your customers (all 165,000+ of them!).

More times than not, you will not meet your underwriters unless they are successful in obtaining your business. As a result, the quality with which we present Fort Lauderdale to your potential insurers will show in the quality of the product they ultimately offer you. We will strategize with you as to how various issues that may arise will be communicated to your carrier. We will partner with you so you can be part of the process and not just subject to the outcome. We are talented and skilled negotiators. Combining these skills with our understanding of your goals and needs creates a winning situation for the City of Fort Lauderdale.

Ø' What a difference

Our relationships with the underwriting community are strong. Due to the consolidation and mergers of many of our competitors over the last 24 months, a good bit of premium dollars have been pulled away from local underwriters. As a result, many of them focus their efforts on the large Regional Brokers who have a vested interest in growing the community they operate within.

The team we bring to you is extremely technically proficient when it comes to reviewing your coverage's for accuracy and proper form. Rutherford utilizes a three tiered system of checking coverage's. The process starts with a technical assistant and ends with your account executives.

We review you policies three different times and will still have them in your hands within 60 days of the effective date.

3. The Firm, since we do not have a physical location on the State of Florida does not need a business license. All personnel assigned to you account will have a non resident Property, Casualty and Consultants license for the State of Florida.
4. Certificate of Insurance is included in the Appendix.
5. We are willing to put 20% of our fee at risk if, at the end of one year we have not exceeded all of your expectations in the area of risk management consulting and brokerage services.
6. Answered in #2 – letter c.
7. We guarantee that all requests from The City will be responded to in the same business day. We have assigned personnel to this contract that will be immediately available.
8. And 9. Rutherford policy is that we fully disclose all market access and results, along with all income. As the largest privately held agency in Virginia, #51 in Business Insurance's Top 100 in the Country, and the Assurex partner for The State of Virginia, we have direct access to over 50 standard property and casualty markets and another 70 through the Surplus Lines market.
10. Based on the policies that are in force currently, loss control services by the carriers are probably being funded for in the premiums already being paid. The fee quoted here includes unlimited brokerage and consultative services. Other services that are available are:
 - On-Site loss control at a rate of \$175.00 per hour subject to a minimum of 8 hours. Note that consultative loss control services including any available programs not requiring a person on site is included.
 - The environmental engineering services of Faulkner and Flynn on site at \$225.00 per hour. Environmental consulting through your primary account executive are unlimited, and included in your annual fee.
11. As a privately held firm (we are an ESOP), we do not release our financial statements. Our banker however, will be happy to discuss our financial status with you in addition to answering any of your questions.

Mr. A. Morris Turner, Jr.
First Citizens Bank
110 Church Avenue
Roanoke, VA 24011
540-345-6308

PART III

QUESTIONNAIRE

1) Thomas Rutherford, Inc. was formed as a general insurance agency in 1916 in Roanoke, Virginia. The Agency started as an agency specializing in the surety and insurance needs for the construction industry in Virginia and along the East Coast. Rutherford gained national recognition by designing the first retrospectively rated Worker's Compensation policy. This policy was written for Bethlehem Steel by the agency's New York office.

Rutherford Companies now has ten offices from New Jersey to Georgia and 240 employees. The primary account executive, Jennifer Lindsey has over 25 years insurance experience, the last 10 of which are primarily dedicated to municipalities. The account assistant, Robin Johnson also has 10 years experience with municipalities and has recently achieved the ARM-P (Public Entity) designation.

2) We offer for your consideration, not just our municipal clients but a few of our larger risk management clients (on DVD). They all have clients to serve, a fiduciary responsibility to spend their money wisely, and program structures that are similar to The City's. We encourage you to contact them and ask about what it's like to do business with a broker who bases their success on yours:

Municipal References

County of Chesterfield, VA

Karen R. Russell, JD
Director of Risk Management
P.O. Box 788
Chesterfield, VA 23832
804-796-2128
Population 288,925
Since May 1999

City of Roanoke, Virginia

Glenn A. Asher, ARM
Risk Management Officer
215 West Church Avenue, Room 506
Roanoke, VA 24011
540-853-1856
Population 96,397
Since January 2004

Wilhelmina Boyd
General Manager
Roanoke Civic Center
1150 Williamson Street
Roanoke, VA 24012
540-853-5367

○ What a difference

City of Charlottesville, Virginia

Mark Brown
Risk Manager, City of Charlottesville
610 East Market Street
Charlottesville, VA 22902
434-970-3862
Population 45,049

Al Elias
Purchasing Manager
610 East Market Street
Charlottesville, VA 22902
434-970-3862

3) Your Team

Would you ever choose an insurance broker based on one little letter that makes the name more memorable? You wouldn't. We wouldn't ask you to. What we would ask you to do is to ask the question "Why Rutherford?" Why would you, if you were not already with us, would you choose us? Why would you stay with us since we are already your broker? There are insurance brokers larger and smaller than ours, though few are older—we were founded in 1916. There are names better known than ours. Those aren't the differences that count. Let us spell out for you the ones that we think are.

Many brokers would tell you about their products and services first. Drop the names of big-name clients. Tell you how they have special insurer relationships unlike anyone else's. We start in a different place: risk management.

Our first responsibility, as we see it, is to help you reduce your potential for loss, not to sell you insurance. Good risk management is part of the holistic approach we take at Rutherford. Determine the risk. Decide who should assume it. Then control risk through loss control and claims management. In the long run, controlling losses helps you contain insurance costs. Our staff, many of whom have worked as underwriters or corporate insurance managers, includes Certified Safety Professionals highly specialized in the industries of a number of our clients. Their collective experience makes a difference. It can save you on premiums. It can be a lifesaver.

There is a phenomenon in the insurance industry that can be blamed, we suppose, on the prevalence of annual premiums. Your broker sets up your insurance program and then puts it on auto pilot. In the absence of a claim or a question, you still get an annual call to see how things are going and to update you on any policy or premium changes. We don't think you can call that client service.

Rutherford's offices and brokers have a different perspective. It is our job, we believe, to scan the insurance horizon regularly for opportunities that might lower a client's costs, reduce exposure to risks, or perhaps improve an employee benefit program. We keep our eyes peeled and our ears tuned to new developments in the world, nation, states, and localities that might warrant a change in your insurance program. We pay attention to events in clients' industries and in our own. When we hear something important, you'll hear from us.

But you'll hear from us anyway. Not necessarily every day or every week – although if you need us every day or every week – we are here for you. If you're like many of our clients, you have more important things on your daily agenda than just courtesy calls from your insurance broker. We'll be in touch often enough to know how you are doing—and how we are doing. From our point of view, that's another good way to make a difference. As brokers, we're in the middle of things— putting clients together with insurers. All brokers do that. We think we do it exceptionally well.

Although relationships change from time to time, we cultivate long-term associations with insurers whose strengths benefit our clients.

In such relationships, insurers give us access to their senior management and often approve requests that might not be made every day for any broker.

Call it a circle of trust—and a significant point of difference for you.

You soon will narrow your decision down to the few that you have determined have all the resources that you need and want, and have presented you with a team of impressive people that will be available to you. At this point you need to ask yourself what we believe to be some very important questions.

Q. How available will those resources be to you on a day to day basis? Is there an internal chargeback system that will affect the level that is available to me? Municipal risk management departments are constantly changing based on what's important today? The specialists you need today may not be the one you need tomorrow – or next week. However, when you have a need, it is normally immediate and your brokers' ability to perform for you quickly and economically can seriously affect the way your internal folks perceive your effectiveness. Scary.

Rutherford says....

A. We have reviewed and discussed in depth all of the services outlined in your RFP. Our fee to provide you these services is all inclusive as outlined. Special projects of a longer duration may need to be priced separately. One important item that differentiates Rutherford is that in a true emergency situation every single resource is available to you on an immediate basis to get you through the immediate crisis. No additional charge – ever – period. In addition, your Rutherford team always has full access to any Rutherford specialist on a consultative basis at any time. Sure makes your life easier when you have an issue that may involve two or three different areas. Maybe more importantly however, it gives all our people the ability to react and respond to our clients quickly and efficiently.

Q. Is the team you've met going to be your team next month? You've already determined that the broker has the resources you need – but who will deliver and direct them for you? At the end of the day it really is all about the people that have been presented to you.

Rutherford says....

A. Your primary account manager should not change through the duration of your contract. This is the person who has promised to rally resources that you need. At Rutherford, every person on your team is your "day to day". We all have areas of specialty – since we believe the days of the insurance "generalist" are truly gone. Your account manager's specialty is managing our agreements, staying abreast on all the industry issues that affect you, and directing all the services that Rutherford has to offer you. This is the person that you need to believe will work tirelessly for you 24/7.

Resumes'

Jennifer Z. Lindsey
Vice President and Marketing Manager
Rutherford
Richmond, Virginia

Responsibilities:

Jennifer is a client advocate in the areas of insurance and risk management. She develops and executes and tracks service plans responding to individual clients wants and needs. In addition she manages all carrier contracts and underwriting relationships, designs, prices and secures coverage and risk transfer programs, large deductibles and retrospectively rated programs.

Experience:

Prior to joining Thomas Rutherford, Inc. in 1998, Jennifer had twenty years industry experience with the last nine of which with a national broker. There she served as a Senior Broker and regional resource for large manufacturers, municipalities, medical malpractice, and large or loss sensitive programs. In addition to Marketing and Client Services, her background includes Insurance Carrier Administration and Claims experience. Her focus at Rutherford continues to be Municipal Governments.

Professional Accomplishments:

Jennifer is licensed for Property, Casualty and Consulting as a resident in Commonwealth of Virginia, twenty other states on a non-resident basis. Member Virginia PRIMA, Pursuing ARM designation.

Robin G. Johnson, ARM, ARM-P
Senior Account Manager
Rutherford
Richmond, Virginia

Responsibilities:

Robin provides servicing to our property and casualty clients which includes determination and identification of new exposures and changes to existing exposures, accounting, obtaining premium quotations, preparation of proposals. Her main emphasis is servicing our client's needs and providing day-to-day contact.

Experience:

Robin has twelve years industry experience prior to joining Rutherford in 1998. The last five years as an Administrative Broker with a national broker handling their public entity, healthcare, construction and property management accounts.

Professional Accomplishments:

Robin obtained the Associate in Risk Management designation in 2002. She obtained her ARM-P (Public Entity Designation) in 2003.

L. Max Travis, III
Risk Control Consultant
Rutherford Assurance Services, Corp.
Richmond, Virginia

Responsibilities:

Max provides risk control services to our clients. Services include job-site audits, safety training, hazard assessment, safety policy and program evaluation, regulatory compliance and coordination of carrier loss control services.

Experience:

Max graduated cum laude from Virginia Commonwealth University with a Bachelor of Science degree in Safety and Risk Administration. Prior to joining Rutherford in 1999, Max worked in loss control with the ERIE Insurance Group and Harman Mining Corporation in Grundy, Virginia as a Safety Specialist.

Professional Accomplishments:

Max is an authorized OSHA Construction Outreach Trainer. Along with that, he holds a Certification from MSHA for Surface and Strip Mining. He is currently pursuing his Associate Safety Professional (ASP) designation.

Karen F. Kestle
Vice President
Director – Claims Services
Rutherford Assurance Services Corp.
Richmond, Virginia

Responsibilities:

Karen manages the activities of Rutherford's Claims Adjusting and Consultative Claims units. She is involved in marketing claim service to prospective and current customers. Karen is also involved in large losses, coverage issues and monitoring loss trends for clients. She assists Rutherford's Account Executives in identifying areas for claim management improvement and acts as the intermediary between customer and carrier on claims issues.

Experience:

Karen began her insurance career in 1980 and joined Rutherford in 1998. Prior to joining Thomas Rutherford, Inc., Karen was the Claims Manager and Risk Manager in the Corporate Risk Management Departments of Heilig-Meyers Furniture Company and Reynolds Metals Company for over seventeen years.

Professional Accomplishments:

Karen was a member of the Virginia Chapter of the Risk & Insurance Management Society and served on Virginia I-Day Committees.

Mark J. Richard
Account Executive
Environmental Specialist
The Rutherford Companies
Richmond, Virginia

Responsibilities:

Mark is responsible for procuring and managing commercial accounts. He also serves as the environmental insurance specialist for Rutherford. Mark has extensive experience in environmental insurance including site specific pollution coverage, UST & AST coverage, real estate development portfolio coverage, environmental response and remediation contractors, lead & asbestos contractors, general contractor pollution coverage, landfill and hazardous waste treatment and storage facilities.

Risk Management services include environmental risk assessment, regulatory compliance review, financial responsibility filings, statistical analysis, review of risk transfer in contracts, Claims Loss Analysis including periodic review of claims reserves and verification of experience modifications.

Experience:

Prior to joining Thomas Rutherford, Inc., Mark worked 15 years for Marsh & McLennan, Inc. as a Vice President managing middle market accounts. Other responsibilities included serving on the broker's dedicated underwriting program national advisory board, and serving as the Environmental Advisor for the Southeast Region. Mark has served on the National Products Advisory boards for Aetna C & S and PMA. Mark served as the Client Manager for national and regional environmental remediation contractors and Petroleum Jobbers and distributors with annual sales of \$65 to \$250,000,000. Mark graduated from Virginia Commonwealth University in 1977 with a degree in Social Psychology and a minor in Business.

Professional Accomplishments:

Mark has taught the insurance portion of the MCV/VCU Asbestos Project Designer Annual Refresher Course and the Lead Abatement Contractors licensing course. Mark served on the Technical Advisory Council for Solid Waste Regulations and as a consultant on Brownfield's issues for the Virginia Department of Environmental Quality.

- 4) There are no lawsuits contemplated or pending.
- a) No staff member, nor any servicing division of Rutherford has a lawsuit pending.
- b) There have been no judgments against any staff member or any servicing division of Rutherford in the last 5 years.



Rough Notes Senior Editor Nancy Donnette presents the Agency of the Year Award to executives of Thomas Rutherford, Inc. (from left): George (Shad) Steadman, President; Thomas D. Rutherford, Jr., Chairman; and Robert A. Baniberger, Executive Vice President of Sales.

O, WHAT A DIFFERENCE

*Rutherford continues unique innovations
that resulted in its winning Agency of the Year*

By Dennis H. Pillsbury

Last year at this time, Thomas Rutherford, Inc., appeared on the cover of *Rough Notes* as our May Marketing Agency of the Month. The story of the agency delineated a history of innovation and creativity that has led to the agency's current prominent position in its marketing area and clearly impressed its peers as our previous monthly winners voted to honor them as the 2004 Agency of the Year. In the last

10 years, the agency has increased its revenues from \$7 million to more than \$40 million.

Last year's acquisition of Faulkner & Flynn, an environmental engineering consulting firm based in the agency's hometown of Roanoke, Virginia, exemplifies the innovative approach to risk mitigation that has been the hallmark of Rutherford's growth and its emphasis on value-added services. Since the acquisition, Rutherford has really been "expanding on the environmental side," according to George (Shad) Steadman, who was recently named

president and chief operating officer of the agency. "I don't think anyone has what we have in this regard," Shad continues proudly. "We're heavier on the engineering side than on the brokerage side in this area. Our approach is to reach an engineered solution first before getting to the product. At Faulkner & Flynn we have an 80/20 ratio of engineers to brokers."

This environmental expertise has enhanced the agency's competitive position. "Our commitment to risk management and engineering services has enabled us to compete

Corporation (ASC)—Risk Control

Company, helps companies reduce risk factors that can raise insurance-related costs and control programs individually tailored to specific needs. Experienced ASC risk clients and insurance carriers to identify, analyze, and reduce risks.

WORK AS A TEAM TO DEVELOP AND IMPLEMENT INNOVATIVE, EFFECTIVE RISK MANAGEMENT APPROACHES

With a broad range of individual experience in private-sector industries, insurance carriers, and government agencies, The team's expertise covers such areas as risk management, workers compensation, occupational safety and health, environmental, manufacturing, health care, hospitality, habitational, retail, and transportation. The following are some of the services developed by our team might include the following:

- Risk assessment and management planning
- Regulatory compliance (OSHA, DOT, EPA, DEQ, etc.)
- Employee safety and health surveys of employees
- Identification of leading and trailing indicators
- Safety and health programs
- Safety and health program development
- Safety and health, health, and environmental training
- Safety and health management
- Safety and health organizational development
- Safety and health programs
- Safety and health, EPA

Our consultants approach a company's risk management needs not as safety, health, and environmental issues, but as business people striving to bring measurable solutions and results to our clients. Our team works with a select group of insurance carriers and our integrated approach to reducing risk factors and costs. Our management team, listening intently and carefully to the client's needs and with a select group of insurance carriers and our integrated approach to reducing risk factors and costs. Our management team, listening intently and carefully to the client's needs and with a select group of insurance carriers and our integrated approach to reducing risk factors and costs. Our management team, listening intently and carefully to the client's needs and with a select group of insurance carriers and our integrated approach to reducing risk factors and costs.

